

Information to identify the case:

Debtor 1	<u>Robert L. Doughty Jr.</u>	Social Security number or ITIN	xxx-xx-8945
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	21-13986-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert L. Doughty Jr.

7/8/24

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert L. Doughy, Jr.
Debtor

Case No. 21-13986-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 08, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2024:

Recip ID	Recipient Name and Address
db	+ Robert L. Doughy, Jr., 9 Albert Place, Jersey City, NJ 07305-3915
519210469	+ Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
519254178	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 08 2024 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 08 2024 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PRA.COM	Jul 09 2024 00:34:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519210466	+ EDI: CITICORP	Jul 09 2024 00:34:00	Amex Dsnb, Po Box 8218, Mason, OH 45040-8218
519210467	+ EDI: TSYS2	Jul 09 2024 00:34:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
519216609	EDI: DISCOVER	Jul 09 2024 00:34:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519210468	+ EDI: DISCOVER	Jul 09 2024 00:34:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
519210470	^ MEBN	Jul 08 2024 20:43:47	Ford Motor Credit, PO Box 650574, Dallas, TX 75265-0574
519210471	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jul 08 2024 20:45:00	Hyundai Capital Americ, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2516
519210472	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jul 08 2024 20:45:00	Hyundai Capital America, 4000 McArthur Blvd, Newport Beach, CA 92660-2516
519232550	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jul 08 2024 20:45:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
519210474	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 08 2024 20:45:00	Midland Credit Management, 320 Big Beaver Road, Troy, MI 48083-1271
519210473	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 08 2024 20:45:00	Midland Credit Management, 320 E Big Beaver Rd Ste, Troy, MI 48083-1271
519237771	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 08 2024 20:45:00	Midland Credit Management, Inc., PO BOX 2037, Warren MI 48090-2037
519251780	EDI: PRA.COM		

District/off: 0312-2

User: admin

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519253047	EDI: PRA.COM	Jul 09 2024 00:34:00	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
519210475	+ EDI: PRA.COM	Jul 09 2024 00:34:00	Portfolio Recovery Associates, LLC, c/o Wyndham, POB 41067, Norfolk VA 23541
519210476	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 09 2024 00:34:00	Portfolio Recovery/Barclays, 120 Corporate Blvd, Ste 1, Norfolk, VA 23502-4952
519232446	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 08 2024 20:45:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
519210477	+ EDI: SYNC	Jul 08 2024 20:45:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
519212124	^ MEBN	Jul 09 2024 00:34:00	Synchrony Bank, PO Box 965039, Orlando, FL 32896-5039
519825860	+ Email/Text: EBN@edfinancial.com	Jul 08 2024 20:45:14	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519210478	+ Email/Text: bankruptcydept@wyn.com	Jul 08 2024 20:44:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
		Jul 08 2024 20:45:00	Wyndham Vacation Resorts, 6277 Sea Harbor Drive, Orlando, FL 32821-8043

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James J. Fitzpatrick	on behalf of Debtor Robert L. Doughty Jr. jfitzpatrick@lsnj.org, nadiainancial@gmail.com;jfitzpatrick@fitzgeraldcrouchlaw.com;fitz2law@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com

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Michael Patrick Farrington

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. tue67813@temple.edu

Nicholas Fitzgerald

on behalf of Debtor Robert L. Doughty Jr. fitz2law@gmail.com, nadiafinancial@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7